

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
NORTHERN DIVISION**

In re:

Kellie Lyn Elkins
AKA Kellie L McFarland

Debtor(s)

Case No. 13-21308-dob

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Thomas McDonald, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/09/2013.
- 2) The plan was confirmed on 07/30/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/25/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/26/2013, 06/30/2014.
- 5) The case was converted on 08/21/2014.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,750.50.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,119.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$4,119.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$165.71
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,065.71**

Attorney fees paid and disclosed by debtor: \$100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Capital One Auto Finance	Unsecured	0.00	5,840.70	5,840.70	0.00	0.00
Capital One Auto Finance	Secured	16,000.00	5,840.70	203.52	203.52	57.67
Capital Recovery Group LLC, Agent	Secured	3,700.00	1,000.00	1,000.00	135.20	36.00
Capital Recovery Group LLC, Agent	Unsecured	0.00	2,334.37	2,334.37	0.00	0.00
Cavalry SPV I LLC	Unsecured	1,800.00	2,399.89	2,399.89	0.00	0.00
Citimortgage Inc	Secured	72,798.00	0.00	0.00	620.90	0.00
Citimortgage Inc	Secured	5,132.40	13,214.46	13,214.46	0.00	0.00
Citimortgage Inc	Secured	0.00	825.00	825.00	0.00	0.00
Credit One Bank	Unsecured	1,800.00	NA	NA	0.00	0.00
Household Bank	Unsecured	300.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	2,180.00	2,345.95	2,345.95	0.00	0.00
Internal Revenue Service	Unsecured	0.00	523.31	523.31	0.00	0.00
MI Department of Treasury	Priority	3,626.00	99.00	99.00	0.00	0.00
MI Department of Treasury	Unsecured	0.00	4,987.00	4,987.00	0.00	0.00
Midland Credit Management	Unsecured	800.00	NA	NA	0.00	0.00
Paul Elkins	Unsecured	0.00	NA	NA	0.00	0.00
PRA Receivables Management LLC EFT	Unsecured	NA	390.86	390.86	0.00	0.00
PRA Receivables Management LLC EFT	Unsecured	1,800.00	1,594.19	1,594.19	0.00	0.00
PRA Receivables Management LLC EFT	Unsecured	400.00	326.10	326.10	0.00	0.00
Sprint Nextel	Unsecured	400.00	NA	NA	0.00	0.00
St Mary's of Michigan	Unsecured	150.00	NA	NA	0.00	0.00
Trott & Trott	Unsecured	0.00	NA	NA	0.00	0.00
US Attorney Office-BC	Unsecured	0.00	NA	NA	0.00	0.00
Vanda LLC	Unsecured	1,300.00	1,225.77	1,225.77	0.00	0.00
Vanda LLC	Unsecured	1,200.00	1,064.33	1,064.33	0.00	0.00
WFNNB/Fashion Bug	Unsecured	900.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$620.90	\$0.00
Mortgage Arrearage	\$13,214.46	\$0.00	\$0.00
Debt Secured by Vehicle	\$203.52	\$203.52	\$57.67
All Other Secured	\$1,825.00	\$135.20	\$36.00
TOTAL SECURED:	\$15,242.98	\$959.62	\$93.67
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,444.95	\$0.00	\$0.00
TOTAL PRIORITY:	\$2,444.95	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$20,686.52	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,065.71</u>
Disbursements to Creditors	<u>\$1,053.29</u>
TOTAL DISBURSEMENTS :	<u>\$4,119.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/03/2014

By: /s/ Thomas McDonald

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.